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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/824,290	04/14/2004	C. Todd Praisner	1606US1.014033.123	6053
69603	7590	02/19/2010		EXAMINER
MOORE & VAN ALLEN, PLLC FOR BOFA				SHAIKII, MOHAMMAD Z
430 DAVIS DRIVE, SUITE 500				
POST OFFICE BOX 13706			ART UNIT	PAPER NUMBER
RESEARCH TRIANGLE PARK, NC 27709				3694
			MAIL DATE	DELIVERY MODE
			02/19/2010	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/824,290	Applicant(s) PRAISNER, C. TODD
	Examiner MOHAMMAD Z. SHAIKH	Art Unit 3696

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED. (35 U.S.C. § 133).

Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 07 October 2009.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-6 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-6 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date _____

5) Notice of Informal Patent Application

6) Other: _____

DETAILED ACTION

1. This is a Non-Final Office action to an amendment received on 10/07/09 for patent application 10,824,290.

Status of Claims

2. Claims 1-6 are pending in this application.

Claim Rejections- 35 U.S.C §103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

4. Claims 1-6 are being rejected under 35 U.S.C 103(a) as being unpatentable over US Patent 7,082,412 to Treider et al, herein Treider in view of "Accounts Receivable Financing", Johnson, Thomas A.. Internal Auditing. Boston: Fall 1990. Vol 6, Iss.2; pg 61, 3 pgs herein Internal Auditing.

Regarding claim 1, Treider discloses a method for pushing credit payments as buyer initiated transactions, comprising: determining payment instructions for an accounts payable, the accounts payable representing a purchase made by a buyer from a merchant (column 13: lines 58-60; column 14: lines 5-10, lines 14-16); communicating electronically the payment instructions from the buyer to an acquirer (column 4: lines 45-53); generating a transaction based upon the payment instructions without the transaction being initiated by the merchant, the transaction representing the buyer initiated payment; and settling the transaction (column 14: lines 29-40). However

Treider does not disclose the acquirer being an entity that buys credit card receipts from merchants. Internal Auditing discloses the acquirer being an entity that buys credit card receipts from merchants (Abstract). Therefore it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Treider's invention to include the acquirer being an entity that buys credit card receipts from merchants. One of ordinary skill in the art would have been motivated to include the acquirer being an entity that buys credit card receipts from merchants in order to ensure that the entire process of purchases the accounts receivable is done in an efficient manner.

Regarding claim 2, Treider discloses the method of claim 1. Treider further discloses utilizing merchant profiles to determine whether payment instructions should include a credit payment or a debit payment, wherein the generating of the transaction takes place where the payment instructions include a credit payment and wherein a separate step is used of electronically transferring funds from the buyer to the acquirer where the payment instructions include a debit payment (column 4: lines 3-6 and lines 33-37).

Claim 3 is being rejected using the same rationale as claim 1.

Claim 4 is being rejected using the same rationale as claim 2.

Claim 5 is being rejected using the same rationale as claim 1.

Claim 6 is being rejected using the same rationale as claim 2.

RESPONSE TO ARGUMENTS

1. Applicant's arguments with respect to claims 1-6 have been considered but are moot in view of the new ground(s) of rejection.

CONCLUSION

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MOHAMMAD Z. SHAIKH whose telephone number is (571)270-3444. The examiner can normally be reached on Monday-Friday (7:30-5); alt Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hani Kazimi can be reached on 571-272-6745. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/M. Z. S./
Examiner, Art Unit 3696
1/21/2010

Mohammad Z Shaikh
Examiner
Art Unit 3696

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691